

Information to identify the case:

Debtor 1	<u>Pamela E. Grillo</u>	Social Security number or ITIN	xxx-xx-8469
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21322-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pamela E. Grillo

10/19/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pamela E. Grillo
Debtor

Case No. 22-21322-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 19, 2022

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:

Recip ID	Recipient Name and Address
db	+ Pamela E. Grillo, 101 Kornman Road, Rochester, PA 15074-2635
cr	+ Beaver Falls Municipal Authority, 1425 8th Avenue, Beaver Falls, PA 15010-4102
15496223	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15496229	+ Beaver Falls Municipal Authority, Public Water Service, 1425 Eight Avenue, PO Box 400, Beaver Falls, PA 15010-0400
15496237	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court., Columbia Gas of Pennsylvania, Revenue Recovery, PO Box 117, Columbus, OH 43216
15496236	+ Clear One Advantage LLC, 1501 S. Clinton Street, Suite 320, Baltimore, MD 21224-5733
15496243	+ Daniel J. Nadler MD PC, 111 Hazel Lane, Suite 102, Sewickley, PA 15143-1253
15496245	+ EVA Toth, MD, LLC, PO Box 14397, Youngstown, OH 44514-7397
15496246	Exagen Diagnostics, PO Box 27561, Albuquerque, NM 87125-7561
15496247	+ Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630
15496261	HVMG, PO Box 536589, Pittsburgh, PA 15253-5907
15496265	HVMG Convenientcare, PO Box 536589, Pittsburgh, PA 15253-5907
15496266	HVMG HRT & VAS CNTR, PO Box 536589, Pittsburgh, PA 15253-5907
15496248	+ Heritage Valley Beaver, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
15496253	Heritage Valley Beaver, PO Box 536371, Pittsburgh, PA 15253-5905
15496250	+ Heritage Valley Beaver, P.O. Box 827221, Philadelphia, PA 19182-7221
15496254	Heritage Valley Beaver &, Heritage Valley Sewickley, 720 Blackburn Road, Sewickley, PA 15143-1498
15496256	+ Heritage Valley Health System, 200 Ohio River Blvd, 2nd Floor, Baden, PA 15005-1914
15496273	+ Magisterial District Judge 36-1-02, Dirk Goodwald, Human Services Building, 1010 Eighth Ave., Beaver Falls, PA 15010-4506
15496274	+ MedExpress Urgent Care, c/o Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15496277	Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15496293	Valley Gastroenterology Assoc., 100 Knowlson Avenue, Beaver Falls, PA 15010-1634

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 20 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 20 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Oct 19 2022 23:51:00	Duquesne Light Company, c/o Bernstein-Burkley,

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		P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430	
cr	+ EDI: RECOVERYCORP.COM	Oct 20 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15496226	Email/Text: ebn@americollect.com	Oct 19 2022 23:51:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15496227	Email/Text: ebn@americollect.com	Oct 19 2022 23:51:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15496238	Email/Text: bankruptcyColumbia@nisource.com	Oct 19 2022 23:50:00	Columbia Gas of Pennsylvania, 290 W. Nationwide Blvd., 5th Floor, Bankruptcy Department, Columbus, OH 43215
15496231	+ EDI: CAPITALONE.COM	Oct 20 2022 03:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15496230	+ EDI: CAPITALONE.COM	Oct 20 2022 03:53:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15496232	+ Email/Text: bankruptcy@cavps.com	Oct 19 2022 23:51:00	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560
15496233	+ Email/Text: bankruptcy@cavps.com	Oct 19 2022 23:51:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15496239	+ EDI: WFNNB.COM	Oct 20 2022 03:53:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
15496240	+ EDI: WFNNB.COM	Oct 20 2022 03:53:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15496242	+ EDI: CCS.COM	Oct 20 2022 03:53:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15496241	+ EDI: CCS.COM	Oct 20 2022 03:53:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15496244	+ Email/Text: kburkley@bernsteinlaw.com	Oct 19 2022 23:51:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15496262	+ Email/Text: bankruptcies@penncredit.com	Oct 19 2022 23:51:00	HVMG AFM, c/o PennCredit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307
15496263	+ EDI: CCUSA.COM	Oct 20 2022 03:53:00	HVMG Assoc of Fam Med, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15496268	+ EDI: CCUSA.COM	Oct 20 2022 03:53:00	HVMG Rheumatology, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15496251	+ EDI: CCUSA.COM	Oct 20 2022 03:53:00	Heritage Valley Beaver, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15496260	+ Email/Text: bankruptcy@huntington.com	Oct 19 2022 23:51:00	Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15496259	Email/Text: bankruptcy@huntington.com	Oct 19 2022 23:51:00	Huntington, Huntington Banks, Columbus, OH 43216
15496235	EDI: JPMORGANCHASE	Oct 20 2022 03:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15496234	EDI: JPMORGANCHASE	Oct 20 2022 03:53:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15496271	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 19 2022 23:50:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15496270	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 19 2022 23:50:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115

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15496272	+ Email/Text: amieg@stcol.com	Oct 19 2022 23:50:00	Magee Womans Hopsital of UPMC, c/o State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314
15496275	EDI: AISMIDFIRST	Oct 20 2022 03:53:00	Midland Mortgage, Attn: Bankruptcy Department, PO Box 26648, Oklahoma City, OK 73126-0648
15496276	+ Email/Text: paparalegals@pandf.us	Oct 19 2022 23:51:00	Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584
15496279	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:09	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15496278	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:08	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15496280	Email/Text: amieg@stcol.com	Oct 19 2022 23:50:00	St. Vincent Hospital, c/o State Collection Service, 2509 S. Stoughton Road, PO Box 6250, Madison, WI 53716-0250
15496504	+ EDI: RMSC.COM	Oct 20 2022 03:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15496282	+ EDI: RMSC.COM	Oct 20 2022 03:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15496281	+ EDI: RMSC.COM	Oct 20 2022 03:53:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15496283	+ EDI: RMSC.COM	Oct 20 2022 03:53:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15496284	+ EDI: RMSC.COM	Oct 20 2022 03:53:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15496285	+ EDI: WTRRN BANK.COM	Oct 20 2022 03:53:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15496286	+ EDI: WTRRN BANK.COM	Oct 20 2022 03:53:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15496287	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 19 2022 23:51:00	UPMC, 2 Hot Metal St., Dist Room 386, Pittsburgh, PA 15203-2348
15496288	^ MEBN	Oct 19 2022 23:47:33	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15496292	+ Email/Text: amieg@stcol.com	Oct 19 2022 23:50:00	UPMC Oncology Hematology, c/o State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15496228	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Rd, Manitowoc, WI 54220
15496225	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15496224	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15496264	*+	HVMG Assoc of Fam Med, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15496267	*	HVMG HRT & VAS CNTR, PO Box 536589, Pittsburgh, PA 15253-5907
15496269	*+	HVMG Rheumatology, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15496249	*+	Heritage Valley Beaver, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
15496252	*	Heritage Valley Beaver, PO Box 827221, Philadelphia, PA 19182-7221
15496255	*	Heritage Valley Beaver &, Heritage Valley Sewickley, 720 Blackburn Road, Sewickley, PA 15143-1498
15496258	*+	Heritage Valley Health System, 200 Ohio River Blvd, 2nd Floor, Baden, PA 15005-1914

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15496257	*+	Heritage Valley Health System, 200 Ohio River Blvd, 2nd Floor, Baden, PA 15005-1914
15496289	*	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15496290	*	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15496291	*	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
J. Philip Colavincenzo	on behalf of Creditor Beaver Falls Municipal Authority colavincenzolaw@verizon.net
Kenneth Steidl	on behalf of Debtor Pamela E. Grillo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 6